Advanced Financial Strategies

LEVERAGED PREMIUM FINANCE

Uncommon Strategies Unlocking Illiquid Assets for Capital Growth Opportunities
e.g. Real Estate, Options, etc.

Starting Funds: $1,000,000

Market Based Asset Portfolio

@year	10	15	20
@age	54	59	64
Account	1,330,926	1,535,432	**1,771,363**
IRR	3.23%	3.11%	**3.05%**
PLB	n/a	n/a	n/a
IRR	n/a	n/a	n/a

$1,771,363 20 YR Projected Account — **3.05%** IRR

n/a — **n/a**

RISK RETURN RISK ADJ. RETURN

- $1,000,000 Invested in Stand-Alone Account
- Moderate to Aggressive Portfolio Allocation

Net Funds at Work:	**$1,000,000**
Pre-Tax Portfolio ROA:	8.00%
Mngmnt, 12b1, Broker & Advisory Fees	1.50%
Estimated Tax Rate	45.00%

Starting Funds: $1,000,000

Promise Based CVLI Asset

@year	10	15	20
@age	54	59	64
Cash	1,134,883	1,412,184	**1,749,187**
IRR	1.42%	2.50%	**2.99%**
PLB	5,884,511	2,946,377	**3,183,685**
IRR	21.77%	8.02%	**6.28%**

$1,749,187 20 YR Projected Cash Returns — **2.99%** IRR

$3,183,685 Projected Lifetime Benefit — **6.28%** IRR

RISK RETURN RISK ADJ. RETURN

- $1,000,000 Invested into a PPIA Account
- Funds a Cash Value Life Insurance Policy

Net Funds at Work:	**$1,000,000**
PPIA Guaranteed Asset Accumulation	3.55%
PPIA Drawdown Period	10
Total PPIA Value to Premiums	1,164,120
Estimated Tax Rate	N/A

Starting Funds: $1,000,000

Levered Portfolio with CVLI Asset

@year	10	15	20
@age	54	59	64
Account + Cash	2,489,079	3,039,804	**2,751,422**
IRR	38.45%	20.43%	**10.68%**
Account + PLB	7,238,707	4,573,997	**4,185,920**
IRR	61.20%	25.48%	**14.55%**

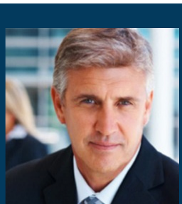
$2,751,422 20 YR Projected Cash Returns — **10.68%** IRR

$4,185,920 Projected Lifetime Benefit — **14.55%** IRR

RISK RETURN RISK ADJ. RETURN

- $1,000,000 Invested in Trust Account
- Account collaterizes $1,000,000 Loan, & proceeds go into PPIA Account
- PPIA Account funds Cash Value Life Insurance Policy
- Investment Account Pays Interest on Loan and Amoritization of Loan in year 20
- In Year 20: no loan remaining, and Asset account returns $1,000,000 @ 8%
- Fully paid up CVLI

Net Funds at Work:	**$2,000,000**
Pre-Tax Portfolio ROA:	8.00%
PPIA Guaranteed Asset Accumulation	3.55%
Estimated Tax Rate	45% on investment only



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